

Application No. 09/832,304  
GAU 3624  
Filed 04/10/2001

### CLAIMS

1. (Currently amended) A method of electronic payment comprising
  - a) A buyer purchasing a prepaid account of a stipulated amount from an account vendor wherein the buyer's name, credit card number, social security number or bank account or financial information is not recorded or revealed;
  - b) the buyer receiving an account identifier from the account vendor;
  - c) the buyer selecting good and services for purchase from an seller;
  - d) the buyer tendering payment though debiting the prepaid account and crediting the amount to the seller; and
  - e) the seller obtaining verification from the account vendor that the account vendor will provide payment to the seller in the amount of the buyer's purchase.
2. (Currently Amended) The method of claim 1 further comprising the buyer receiving a tangible account card from the account vendor recording at least ~~one of the following categories of information,~~ the account identifier and; the amount of the account, ~~the account vendor and the means for a seller to verify payment for goods and service selected by the buyer.~~
3. (Original) The method of claim 2 wherein the account card received from the account vendor is machine readable.
4. (Original) The method of claim 2 wherein information contained on the account card can be electronically read and transmitted from the location of the seller to the account vendor for verification and confirmation of the account holder agreeing to pay the seller in the amount of the goods and services selected by the buyer.
5. (Currently Amended) An apparatus comprising an electronic machine readable device that can be encoded with an individualized identifier corresponding to a monetary account ~~maintained on an electronic~~

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database correlating the identifier and the apparatus contains no  
information regarding the buyer.

Claims 6 through 10 cancelled

11. (New) An electronic media or Internet payment card that may be purchased from a vendor and consisting of the name of the card issuing entity and an electronically readable component encoded with an individualized identifier corresponding to a monetary account wherein the monetary account can be debited for payment of goods or services.